

Issuer	Uniform Identifier (ISIN or similar)	Law governing the instrument	CRR rules transition period	CRR rules after the transition period	Eligible at sub-group level and group level	Instrument type	Amount recognized in regulatory capital (in EUR)	Nominal amount	Issue price	Redemption price	Accounting classification	Original issue date	Limited or unlimited	Original due date	Callable by issuer with prior approval of supervisory authority	Optional call date, contingent call dates and redemption amount	Subsequent call dates	Fixed or variable dividend or coupon payments	Coupon rate and reference interest rate	Existence of a dividend trigger	Fully discretionary, partially discretionary or mandatory (in terms of rating)	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Existence of a cost increase clause or other repayment incentive	Cumulative non-cumulative dividends or coupons	Instruments convertible/non-convertible	If convertible: trigger for the conversion	If convertible: in whole or in part	If convertible: conversion	If convertible: conversion (obligatory or optional)	If convertible: type of instrument to be converted	If convertible: issuer of the instrument into which conversion takes place	Write-down features	Description of write-down triggers	If write-down: extent of write-down	If write-down: permanent or temporary	In the case of temporary write-down: write-up mechanism	Rank in the event of liquidation	Non-conforming features of the covered instruments (e.g. call right with redemption incentive, preferential distribution)	If applicable, name any non-conforming features
Volksbank Kärnten eG	QOXB4408940	Austria	CET1 transition	T2	Solo	Participation capital	-	2.817,000	104,72	no redemption planned	Liability – amortised acquisition cost	14/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Niederösterreich AG	QOXB4409203	Austria	CET1 transition	T2	Solo	Participation capital	-	4.663,000	107,23	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Oberösterreich AG	QOXB4409054	Austria	CET1 transition	T2	Solo	Participation capital	-	4.781,000	104,58	no redemption planned	Liability – amortised acquisition cost	18/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Salzburg eG	QOXB4409260	Austria	CET1 transition	T2	Solo	Participation capital	-	125,000	200,00	no redemption planned	Liability – amortised acquisition cost	20/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Oberösterreich AG	QOXB4408916	Austria	CET1 transition	T2	Solo	Participation capital	-	437,000	114,50	no redemption planned	Liability – amortised acquisition cost	01/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Niederösterreich AG	QOXB4409021	Austria	CET1 transition	T2	Solo	Participation capital	-	648,000	118,44	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Oberösterreich AG	QOXB4409187	Austria	CET1 transition	T2	Solo	Participation capital	-	413,000	121,03	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Niederösterreich AG	QOXB4408932	Austria	CET1 transition	T2	Solo	Participation capital	-	603,000	116,00	no redemption planned	Liability – amortised acquisition cost	27/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Kärnten eG	QOXB4409088	Austria	CET1 transition	T2	Solo	Participation capital	-	901,000	110,99	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Steiermark AG	QOXB4400228	Austria	CET1 transition	T2	Solo and (partially) consolidated	Participation capital	49,664	49,663	370,67	no redemption planned	Liability – amortised acquisition cost	29/12/2010	unlimited	unlimited	no	no	none	variable	profit-related	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Steiermark AG	QOXB4407736	Austria	CET1 transition	T2	Solo and (partially) consolidated	Participation capital	60,057	60,057	420,62	no redemption planned	Liability – amortised acquisition cost	29/12/2010	unlimited	unlimited	no	no	none	variable	profit-related	no	mandatory	partially discretionary	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Steiermark AG	QOXB4408924	Austria	CET1 transition	T2	Solo	Participation capital	-	50,000	100,00	no redemption planned	Liability – amortised acquisition cost	29/12/2010	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Kärnten eG	AT0000A2638 (Domestically QOXB44028925)	Austria	T2	T2	Solo	Participation capital	-	900,000	100,00	no redemption planned	Liability – amortised acquisition cost	13/06/2013	unlimited	unlimited	no	no	none	variable	profit-related	no	mandatory	fully discretionary	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Kärnten eG	QOXB4409047	Austria	CET1 transition	T2	Solo	Participation capital	-	1.199,000	108,51	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Niederösterreich AG	AT0000905989	Austria	CET1 transition	T2	Solo and (partially) consolidated	Participation capital	908,418	1.090,093	150,00	no redemption planned	Liability – amortised acquisition cost	21/06/1988	unlimited	unlimited	no	no	none	variable	profit-related	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Oberösterreich AG	QOXB4409013	Austria	CET1 transition	T2	Solo	Participation capital	-	1.709,000	117,03	no redemption planned	Liability – amortised acquisition cost	14/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Niederösterreich AG	QOXB4409138	Austria	CET1 transition	T2	Solo	Participation capital	-	1.800,000	111,11	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Niederösterreich AG	QOXB4408965	Austria	CET1 transition	T2	Solo	Participation capital	-	380,000	131,34	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Kärnten eG	QOXB4408981	Austria	CET1 transition	T2	Solo	Participation capital	-	3.017,000	106,12	no redemption planned	Liability – amortised acquisition cost	18/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Salzburg eG	QOXB4409252	Austria	CET1 transition	T2	Solo	Participation capital	-	231,000	129,87	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Steiermark AG	AT0000810452	Austria	CET1 transition	CET1	Solo and (partially) consolidated	Non-voting CET1 instruments	843,005	843,005	100,00	no redemption planned	Liability – amortised acquisition cost	21/12/1998	unlimited	unlimited	no	no	none	variable	profit-related	no	fully discretionary	fully discretionary	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	CET1 instrument	-	-	
Volksbank Steiermark AG	QOXB4409278	Austria	CET1 transition	T2	Solo	Participation capital	-	2.483,000	100,00	no redemption planned	Liability – amortised acquisition cost	01/09/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Niederösterreich AG	QOXB4409096	Austria	CET1 transition	T2	Solo	Participation capital	-	1.120,000	116,07	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Oberösterreich AG	AT0000A11VM4	Austria	CET1 transition	T2	Solo	Participation capital	-	3.813,000	102,27	no redemption planned	Liability – amortised acquisition cost	01/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Salzburg eG	AT0000B062047	Austria	CET1 transition	T2	Solo	Participation capital	-	14.000,000	106,66	no redemption planned	Liability – amortised acquisition cost	09/06/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Oberösterreich AG	QOXB4408999	Austria	CET1 transition	T2	Solo	Participation capital	-	1.844,000	113,86	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Salzburg eG	QOXB4409070	Austria	CET1 transition	T2	Solo	Participation capital	-	1.350,000	111,10	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Salzburg eG	QOXB4408997	Austria	CET1 transition	T2	Solo	Participation capital	-	532,000	131,58	no redemption planned	Liability – amortised acquisition cost	14/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Salzburg eG	QOXB4409062	Austria	CET1 transition	T2	Solo	Participation capital	-	57,000	350,88	no redemption planned	Liability – amortised acquisition cost	26/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Steiermark AG	QOXB4409112	Austria	CET1 transition	T2	Solo	Participation capital	-	299,000	167,22	no redemption planned	Liability – amortised acquisition cost	27/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Steiermark AG	QOXB4401002	Austria	CET1 transition	T2	Solo and (partially) consolidated	Participation capital	290,691	290,691	280,00	no redemption planned	Liability – amortised acquisition cost	23/10/1989	unlimited	unlimited	no	no	none	variable	profit-related	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Steiermark AG	QOXB4409104	Austria	CET1 transition	T2	Solo	Participation capital	-	1.700,000	123,47	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Niederösterreich AG	QOXB4408973	Austria	CET1 transition	T2	Solo	Participation capital	-	50,000	476,39	no redemption planned	Liability – amortised acquisition cost	18/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Oberösterreich AG	AT0000910146	Austria	CET1 transition	T2	Solo and (partially) consolidated	Participation capital	726,728	726,728	194,61	no redemption planned	Liability – amortised acquisition cost	16/12/1987	unlimited	unlimited	no	no	none	variable	profit-related	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Oberösterreich AG	QOXB4408874	Austria	CET1 transition	T2	Solo	Participation capital	-	4.073,000	108,02	no redemption planned	Liability – amortised acquisition cost	17/07/2006	unlimited	unlimited	no	no	none	variable	3 M Euribor	no	mandatory	mandatory	no	non-cumulative	non-convertible	-	-	-	-	-	no	-	-	-	-	Participation capital	-	-	
Volksbank Vorarlberg e. Gen.	AT0000824701	Austria	CET1 transition	T2	Solo and (partially) consolidated	Participation capital	2.761,568	2.761,568	100,00	no redemption planned	Liability – amortised acquisition cost	01/0																											

